

**United States Bankruptcy Court
District of Minnesota**

IN RE:

Coroni-Krogstad, Carmela M

Debtor(s)

Case No. **02-93232**

Chapter **13**

CHAPTER 13 PLAN

Dated: **September 2, 2004**

1. PAYMENTS BY DEBTOR -

- a. As of the date of this plan, the debtor has paid the trustee \$ **4,400.00**.
- b. After the date of this plan, the debtor will pay the trustee \$ **50.00** per month for **16** months, beginning within 30 days after the filing of this plan for a total of **\$800.00**.
- c. The debtor will also pay the trustee: **n/a**
- d. The debtor will pay the trustee a total of \$ **5,200.00** [line 1(a) + line 1(b) + line 1(c)].

- 2. PAYMENTS BY TRUSTEE -** The trustee will make payments only to creditors for which proofs of claim have been filed, make payments monthly as available, and collect the trustee's percentage fee of 6% for a total of \$ **312.00** [line 1(d) x .6] or such greater percentage as may be fixed by the Attorney General. For purposes of this plan, month one (1) is the month following the month in which the debtor makes the debtor's first payment. Unless ordered otherwise, the trustee will not make any payments until the plan is confirmed. Payments will accumulate and be paid following confirmation.

- 3. PRIORITY CLAIMS -** The trustee shall pay in full all claims entitled to priority under ' 507, including the following. The amounts listed are estimates only. The trustee will pay the amounts actually allowed.

<i>Creditor</i>	<i>Estimated Claim</i>	<i>Monthly Beginning Payment</i>	<i>in mo. #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
James T Skonnord	1,250.00	178.57	1	7	1,250.00
TOTAL					1,250.00

- 4. LONG-TERM SECURED CLAIMS NOT IN DEFAULT -** The following creditors have secured claims. Payments are current and the debtor will continue to make all payments which come due after the date the petition was filed directly to the creditors. The creditors will retain their liens.

None

- 5. HOME MORTGAGES IN DEFAULT [' 1322(b)(5)] -** The trustee will cure defaults on claims secured only by a security interest in real property that is the debtor's principal residence as follows. The debtor will maintain the regular payments which come due after the date the petition was filed. The creditors will retain their liens. The amounts of default are estimates only. The trustee will pay the actual amounts of default.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Beginning Payment</i>	<i>in mo. #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
None					
TOTAL					0.00

- 6. OTHER LONG-TERM SECURED CLAIMS IN DEFAULT [' 1322 (b)(5)] -** The trustee will cure defaults (plus interest at the rate of 8 per cent per annum) on other claims as follows and the debtor will maintain the regular payments which come due after the date the petition was filed. The creditors will retain their liens. The amounts of default are estimates only. The trustee will pay the actual amounts of default.

<i>Creditor</i>	<i>Amount of Default</i>	<i>Monthly Beginning Payment</i>	<i>in mo. #</i>	<i>Number of Payments</i>	<i>TOTAL PAYMENTS</i>
None					
TOTAL					0.00

- 7. OTHER SECURED CLAIMS [' 1325(a)(5)] -** The trustee will make payments to the following secured creditors having a value as of confirmation equal to the allowed amount of the creditor's secured claim using an interest rate of 7.5 percent. The creditor's allowed secured claim shall be the creditor's allowed claim or the value of the creditor's interest in the debtor's property, whichever is less. The creditors shall retain their liens. NOTE: NOTWITHSTANDING A CREDITOR'S PROOF OF CLAIM FILED BEFORE OR AFTER CONFIRMATION, THE AMOUNT LISTED IN THIS PARAGRAPH AS A CREDITOR'S

SECURED CLAIM BINDS THE CREDITOR PURSUANT TO 11 U.S.C. '1327 AND CONFIRMATION OF THE PLAN WILL BE CONSIDERED A DETERMINATION OF THE CREDITOR'S ALLOWED SECURED CLAIM UNDER 11 U.S.C. '506(a).

Creditor	Claim Amount	Secured Claim	Monthly Beginning Payment in mo. #	Number of Payments	TOTAL PAYMENTS
Postal CU					2,466.46

8. **SEPARATE CLASS OF UNSECURED CREDITORS** - In addition to the class of unsecured creditors specified in & 9, there shall be a separate class of nonpriority unsecured creditors described as follows:
- The debtor estimates that the total claims in this class are \$ 0.00.
 - The trustee will pay this class \$ 0.00.
9. **TIMELY FILED UNSECURED CREDITORS** - The trustee will pay holders of nonpriority unsecured claims for which proofs of claim were timely filed the balance of all payments received by the trustee and not paid under & 2, 3, 5, 6, 7 and 8 their pro rata share of approximately \$ 3,638.00 [line 1(d) minus paragraphs 2, 3, 5, 6, 7 and 8].
- The debtor estimates that the total unsecured claims held by creditors listed in & 7 are \$ 925.00.
 - The debtor estimates that the debtor's total unsecured claims (excluding those in & 7 and & 8) are 21,273.41.
 - Total estimated unsecured claims are \$ 22,198.41 [line 9(a) + line 9(b)].
10. **TARDILY-FILED UNSECURED CREDITORS** - All money paid by the debtor to the trustee under & 1, but not distributed by the trustee under & 2, 3, 5, 6, 7, 8 or 9 shall be paid to holders of nonpriority unsecured claims for which proofs of claim were tardily filed.
11. **OTHER PROVISIONS** - a. Upon completion of payment of the secured portion of any claim, the property securing said claim shall vest in the debtor free and clear of any lien, claim or interest of the secured creditor and a certificate of title, if any, shall be released to debtors.
- b. Claims for child support, property taxes and water bills, if any, shall be paid in full whether the proof of claim is filed secured, priority or unsecured.
- c. The debtor(s) shall increase payments to the trustee to the extent necessary to comply with the provisions of the plan or any increase in the Trustee's fee.
- d. If the total amount of "Claim at Time Case Filed" in paragraph 4 of the creditor's proof of claim is less than the amount stated in paragraph 7 above, the allowed secured claim shall be for said lesser amount.
- e. Payment of ongoing child support and post-petition arrears may be collected by means of automatic income-withholding.
- f. Debtor will surrender the 1999 Pontiac Sunfire to Postal Credit Union. (Already received \$2,466.46)

12. **SUMMARY OF PAYMENTS**

Trustee's Fee [Paragraph 2]	312.00
Priority Claims [Paragraph 3]	1,250.00
Home Mortgage Defaults [Paragraph 5]	0.00
Long-Term Debt Defaults [Paragraph 6]	0.00
Other Secured Claims [Paragraph 7]	2,466.46
Separate Class [Paragraph 8]	0.00
Unsecured Creditors [Paragraph 9]	1,171.54
TOTAL [must equal Paragraph 1, Line (d)]	5,200.00

Insert Name, Address, Telephone and License Number of Debtor's Attorney:

James T. Skonnord 10193X
James T Skonnord
311 Ramsey Street
Saint Paul, MN 55102
(651) 224-8992

Signed: /s/ Carme/a M Coroni-Krogstad
DEBTOR

Signed: _____
DEBTOR (if joint case)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

UNSWORN CERTIFICATE OF SERVICE

I, Cindy Collins, declare under penalty of perjury that on 9/2, 2004, I served copies of the Foregoing Notice of Hearing and Motion to Confirm Post-Confirmation Modified Chapter 13 Plan, Post-Confirmation Chapter 13 Plan and an Unsworn Certificate Of Service by first class mail, postage prepaid, to each entity listed below and addressed as follows:

Jasmine Z. Keller
Chapter 13 Trustee
12 S. 6th Street, #310
Minneapolis, MN 55402

United States Trustee
1015 U.S. Courthouse
300 South Fourth Street
Minneapolis, MN 55415

All Creditors on the Attached Mailing Matrix

Dated: 9/2/4

Signed: Cindy Collins
Cindy Collins
Paralegal

Allina Hospitals & Clinics
United Hospital
PO Box 9125
Minneapolis, MN 55480-9125

Card Service Center
PO Box 23356
Pittsburgh, PA 15222-6356

Children's Hospital - St. Paul
CM 9728 PO Box 70870
Saint Paul, MN 55170-9728

Citifinancial Retail Services
PO Box 8019
South Hackensack, NJ 07606-8019

Citifinancial/Citibank
PO Box 17099
Baltimore, MD 21297-0194

Ecast Settlement Corporation
Electric Private Label/Home Depot
PO Box 35480
Newark, NJ 07193-5480

Healthspan Services
6160 Summit Dr N Ste 420
Minneapolis, MN 55430-2149

Home Depot
PO Box 105981 Dept. 51
Atlanta, GA 30353-5981

Marshall Field's
Retailers National Bank
3901 West 53rd St
Sioux Falls, SD 57106-4216

Mervyn's
Retailers National Bank
P O Box 59280
Minneapolis, MN 55459-0280

National American University
C/O National Recovery, Inc.
PO Box 24696
Denver, CO 80224-0696

POSTAL CREDIT UNION
2401 North McKnight Road
North St Paul, MN 55109

Providian Financial
Visa
P O Box 660786
Dallas, TX 75266-0786

Retailers National Bank
Target
P O Box 59231
Minneapolis, MN 55459-0231

Retailers Natl Bank
C/O Creditors Rights & Bky Group
695 Rancocas Rd # 101
Westampton, NJ 08060-5626

St. Paul Postal Employees CU
180 Kellogg Blvd E Ste 600
Saint Paul, MN 55101-1438

State Of Minnesota
Dept Of Manpower Services
390 Robert St N
Saint Paul, MN 55101-1812

Target
Retailers National Bnak
P O Box 59231
Minneapolis, MN 55459-0231

Visa Gold
St. Paul Postal Credit Union
PO Box 790289
Saint Louis, MO 63179-0289

Wells Fargo Financial
PO Box 98798
Las Vegas, NV 89193-8798

Wells Fargo Financial MN
4137 121st St
Urbandale, IA 50323-2310

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re: **CARMELA M. CORONI-KROGSTAD**

SIGNATURE DECLARATION

Debtor(s).

Case No. **02-93232**

- ☐ PETITION, SCHEDULES & STATEMENTS
☐ CHAPTER 13 PLAN
☐ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION
☐ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS
☒ MODIFIED CHAPTER 13 PLAN
☐ OTHER (Please describe: _____)

I [We], the undersigned debtor(s) or authorized representative of the debtor, *make the following declarations under penalty of perjury:*

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- [individual debtors only] If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- [corporate and partnership debtors only] I have been authorized to file this petition on behalf of the debtor.

Date: **9/6/04**

X *Carmela Coroni-Kroghstad* **X** _____
Signature of Debtor or Authorized Representative Signature of Joint Debtor

Carmela Coroni-Kroghstad _____
Printed Name of Debtor or Authorized Representative Printed Name of Joint Debtor